

EXHIBIT A

Laurie Horan

c/o

H.O.U.S.E. Help, Inc.

(A Florida Non-profit Organization)

2021 Tyler Street

Suite 203

Hollywood, Florida 33020

January 24, 2022

Select Portfolio Servicing, Inc

P.O. Box 65277

Salt Lake City, UT 84165-0277

ATTN: Notice of Error/RFI

Certified Mail # 7021 0950 0000 5198 6207

Property Owner: Laurie Horan

Property Address: 13964 Aster ave

Wellington, FL, 33414

Loan Number: 0019632686

Request For Information (RFI)

1. Pursuant to the Real Estate Settlement Procedures Act (RESPA); 12 U.S.C. § 2605(e) and its implementing regulations, Regulation X – 12 C.F.R. § 1024.36, this is a “Request for Information” (RFI) in regard to the servicing of the Mortgage Loan referenced above. Specifically, I am requesting the information below for the period beginning January 1, 2019 until your receipt of this request (the “applicable time period”). Please provide my authorized third party agent, HOUSE Help, Inc. (see address below), with copies of the information requested below:

2. A copy of the following documents from my “servicing file” that, pursuant to 12 C.F.R. § 1024.38(c)(2), Select Portfolio Servicing, Inc (“SPS”) is required to maintain:

- (a) A ***Complete Account History*** which reflects all transactions credited or debited to the mortgage loan account (during the “life of the loan”), including any escrow account as defined in § 1024.17(b) and any suspense account;

(b) Any and *All Notes* created by servicer personnel reflecting communications with the borrower about the mortgage loan account (during the applicable time period) (see 12 C.F.R. § 1024.38(c)(2)(i));

(c) Copies of any *Information and Documents* provided by the borrower to the servicer in accordance with the procedures set forth in § 1024.35 or § 1024.41 (during the applicable time period).

3. Copies of all *Loss Mitigation Correspondence* that SPS (or its predecessors) provided to me or to my representative(s) (during the applicable time period), including all loss mitigation solicitation letters, acknowledgements, notices (including but not limited to any and all notices required by 12 C.F.R. § 1024.41(b)(2)(i)(B), 12 C.F.R. § 1024.41(c)(3)(i) and 12 C.F.R. § 1024.41(d)), and any other responses to all loss mitigation applications that I've submitted to SPS during the applicable time period.

4. Copies of all *Loss Mitigation Correspondence* submitted by me or by my representative to SPS or its predecessors (during the applicable time period), including but not limited to any and all loss mitigation application(s).

5. Copies of any *Information and Documents* exchanged between me or my representative, and SPS or its predecessors in accordance with the procedures set forth in 12 C.F.R. § 1024.35 and 12 C.F.R. § 1024.36. This request includes, but is not limited to all "Request of Information" and "Notices of Error" submitted by me. This request also includes all of SPS's notices and responses as required by 12 C.F.R. § 1024.35 and 12 C.F.R. § 1024.36.

6. Copies of any *Credit Reports* used to evaluate me for any loss mitigation options during the relevant time period.

7. Copies of any *Appraisals and/or BPOs* used to determine the market value of the subject property securing the above referenced mortgage loan.

8. Copies of the most *Recent three (3) Mortgage Statements* regarding the above referred loan that were issued by SPS prior to its receipt of this request for information.

9. Copies of the *First three (3) Mortgage Statements* regarding the above referred loan that were issued by SPS immediately after my alleged payment default(s) on the loan.

10. Copies of any and all *Mortgage Servicing Transfers* (sometimes referred to as "Goodbye/Hello" letters) of the above referenced Mortgage Loan Account (See 12 C.F.R. § 1024.33(b)).

11. The ***Identity of the Owner***, Investor and/or Assignee of the above referenced mortgage loan, including such owner's name, address, telephone number, website, and email address, and/or any other information which identifies the owner, investor or assignee (see 12 C.F.R. § 1024.36(d)(2)(i)(A)).

12. An ***Accurate Payoff Balance/Statement*** which reflects the total amount currently required to pay off the above referenced mortgage loan in full. (See 12 C.F.R. § 1026.36(c)(3); also see 1024.35(b)(6)).

13. A copy of the "***Early Intervention***" written notice as required by 12 C.F.R. § 1024.39(b)(1) of Regulation X.

******* PLEASE SEND ALL CORRESPONDENCE TO *****:**

c/o H.O.U.S.E. Help, Inc.

(a Florida Non-profit Organization)

2021 Tyler Street

Suite 203

Hollywood, Florida 33020

Very truly yours,

/s/  , January 24, 2022
Borrower/Borrower's Representative